

directly to the Movant starting with the regular monthly payment of \$429.12 due on October 19, 2021, and all such future payments due every month thereafter.

4. If Debtor shall fail to make the regular monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears as set forth above and Debtor fails to cure said default within fifteen (15) days after notice by PFCU (or its counsel) of said default, counsel for PFCU may file a Certification of Default with the Court setting forth Debtor's default and PFCU shall be granted relief from the automatic stay provisions of Sections 362 of the Bankruptcy Code (11 U.S.C. § 362), and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtor shall be allowed to default and cure such default under this Stipulation one (1) time. Should the Debtor default a second (2nd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and PFCU may file a Certification of Default.

5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph, then PFCU, through counsel, may file a Certification of Default setting forth said failure and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

6. The failure by PFCU, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of PFCU's rights hereunder.

7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.

8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

Post-Petition Arrears: \$ 0.00
Counsel Fees: \$ 688.00
Total: \$ 688.00

Philadelphia Federal Credit Union
By Counsel: Mester & Schwartz, P.C.

By: 

Jas. Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

DATED: 3/25/21

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtor: Muhammed K. Abbasi

By Counsel for Debtor: ~~Brad J. Sadek, Esquire~~

By: 

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107
(215) 545-0008

DATED:

Chapter 13 Trustee

By: /s/ LeRoy W. Etheridge

William C. Miller, Trustee
P.O. Box 1229
Philadelphia, PA 19105
(215) 627-1377

** The Standing Trustee has indicated that he has no objection to its terms without prejudice to any of his rights and remedies, and has authorized us to affix his electronic signature.

ORDER

The foregoing Stipulation is **APPROVED**.

Date: 4/5/21



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE